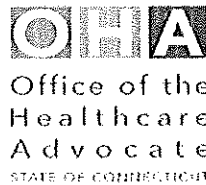


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**Testimony of Victoria Veltri
Healthcare Advocate**

**Submitted to the Insurance and Real Estate Committee
In support of HB 5228
March 1, 2012**

Good afternoon, Senator Crisco, Representative Megna, Senator Kelly, Representative Sampson, and members of the Insurance and Real Estate Committee. Thank you for the opportunity to submit testimony before you today. For the record, I am Vicki Veltri, the Healthcare Advocate. OHA is an independent state agency with a three-fold mission to assure managed care consumers have access to medically necessary healthcare, to educate consumers about their rights and responsibilities under health insurance plans, and to inform legislators of problems consumers face in accessing care and propose solutions to those problems.

We support the goal and spirit of HB 5228 which requires health care providers notify patients of preventive services that the Affordable Care Act (ACA) has mandated be covered without the financial burden of cost-sharing. Because grandfathered plans are exempted from ACA mandates, a patient's plan may continue to impose cost-sharing, a consequence not adequately addressed by current language. We believe it is ultimately the responsibility of health insurers to educate their members about plan benefits and the responsibility of providers to accurately code their patients' preventive services for proper claim adjudication.

Our office suggests an alternative approach to educating patients about their rights as healthcare consumers at the point of service delivery. We support language that would require providers to prominently display OHA's consumer outreach poster in waiting rooms, so that their patients can call our office for help and guidance with their health insurance.

The Office of the Healthcare Advocate supports the principle of access to quality healthcare, and we help consumers maximize the value of their health insurance coverage. We appreciate the opportunity to testify today on behalf of our state's 3.5 million healthcare consumers.

If you have any questions concerning my testimony, please feel free to contact me at victoria.veltri@ct.gov.